UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA RALEIGH DIVISION

IN THE MATTER OF:	*	CHAPTER 13
ROSALIND DEVORA BROWN,	*	CASE NO. 04-03521-5-JRL
	*	
Debtor.	*	
	*	

Property Address: 2 Orion Circle, Rougemont, North Carolina 27572

MOTION FOR RELIEF FROM AUTOMATIC STAY

COMES NOW the United States of America, by and through the United States Attorney for the Eastern District of North Carolina, on behalf of the U.S. Department of Agriculture, on behalf of its agency, Rural Housing Service, formerly known as the Farmers Home Administration, USDA (hereinafter "the Government"), and respectfully moves this Court for relief from the automatic stay in order for the Government to institute foreclosure of its interests in the real property identified herein. In support of this motion the Government says:

- 1. This motion is made pursuant to Rules 4001 and 9014 of the Federal Bankruptcy Rules; whereby the government seeks to lift the automatic stay in order to proceed with foreclosure of its interests in real property as identified and defined in certain security instruments described hereinafter.
 - 2. The debtor is a resident of Rougemont, North Carolina, at 2 Orion Circle.
- 3. The Government is a priority creditor of the debtor as a result of a loan made through its agency, Rural Housing Service, successor to the Farmers Home Administration, as described

Case 04-03521-5-JRL Doc 54 Filed 02/10/10 Entered 02/10/10 13:56:51 Page 2 of 6 on the statement of account attached as Exhibit A, and evidenced by a promissory note attached as Exhibit B.

- 4. The government is the owner and holder of a promissory note which is due and owing in the aggregate principal amount of \$116,748.98 plus interest accrued of \$44,571.18 as of December 28, 2009, and accruing thereafter at the daily rate of \$23.45.
- 5. In order to secure the aforesaid promissory note, the government holds a real estate deed of trust covering real property located in Durham County, North Carolina, more fully described therein. Said deed of trust was executed and delivered by Rosalind Brown, and recorded September 23, 1996, in the Durham County Registry at Book 2238, Pages 329-332. A copy of the deed of trust is attached hereto and made a part hereof by reference as Exhibit C.
- 6. The debtor is in default of the terms of the promissory note. The post-petition arrearage outside the plan totals \$40,571.10. The debtor's monthly payment outside the plan is \$1,069.51.
- 7. The debtor filed a Chapter 13 petition on September 28, 2004. The government is prevented from enforcing its rights under the aforesaid promissory note and deed of trust except and until this court grants the requested relief.
- 8. The continuing failure of the debtor to satisfy the terms of the promissory note and to remain current on the outstanding payments, deprives the government adequate protection of its interests therein.

WHEREFORE, the Movant prays that the Court:

1. That it be granted relief from the automatic stay herein and that it be allowed to pursue in law or equity its claim against the debtor and the described real property.

Case 04-03521-5-JRL Doc 54 Filed 02/10/10 Entered 02/10/10 13:56:51 Page 3 of 6

2. For such other and further relief as the Court may deem just and appropriate.

This the lot day of February , 2010.

GEORGE E. B. HOLDING UNITED STATES ATTORNEY

By: /s/ S. Katherine Burnette

S. KATHERINE BURNETTE Assistant United States Attorney Eastern District of North Carolina 800 Federal Building 310 New Bern Avenue

Raleigh, North Carolina 27601-1461 Telephone: (919) 856-4053 FAX: (919) 856-4821

IN THE UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA RALEIGH DIVISION

IN THE MATTER OF: * CHAPTER 13

ROSALIND DEVORA BROWN, * CASE NO. 04-03521-5-JRL

Debtor. *

Property Address: 2 Orion Circle, Rougemont, North Carolina 27572

NOTICE OF MOTION

TO: DEBTOR, ATTORNEY FOR DEBTOR, TRUSTEE AND OTHER PARTIES IN INTEREST

NOTICE IS HEREBY GIVEN of the motion, for an order granting lifting the automatic stay, filed simultaneously herewith by the United States Attorney in the above-captioned case; and

FURTHER NOTICE IS HEREBY GIVEN that this motion may be allowed provided no response and request for a hearing is made by the debtors or other parties in interest, in writing, to the clerk of this court within fourteendays from the date of this notice; if no request for hearing is timely filed, of the court may rule on the motion and response thereto ex parte without further notice;

and

FURTHER NOTICE IS HEREBY GIVEN that if a response and a request for a hearing is filed by the debtors or other parties in interest named herein in writing by the time indicated, a hearing will be conducted on the motion and response thereto at a date, time, and place to be later set by the court, and all interested parties will be notified accordingly.

DATE OF NOTICE: February 10, 2010

GEORGE E. B. HOLDING UNITED STATES ATTORNEY

1. Kushen Buse

By: /s/ S. Katherine Burnette

S. KATHERINE BURNETTE

Assistant United States Attorney
Eastern District of North Carolina

800 Federal Building 310 New Bern Avenue

Raleigh, NC 27601-1461

Telephone: (919)856-4053

FAX: (919)856-4821

Raleigh, North Carolina 27601-1461

IN THE UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA RALEIGH DIVISION

IN THE MATTER OF: ROSALIND DEVORA BROWN,		*	CHAP	IAPTER 13		
		*	CASE NO. 04-03521-5-JRL			
	Debtor.	*				
Property Address:	s: 2 Orion Circle, Rougemont, North Carolina 27572					
	CERTI	FICATE	OF SERV	VICE		
I certify that class U.S. Mail on:	I have served a copy	of the M	lotion to L	ift Stay and Notice	e of Motion by first	
	Debtor:					
	Rosalind Devora l 2 Orion Circle Rougemont, NC					
	Debtor's Counsel	:				
	John T. Orcutt, Es 6616-203 Six For Raleigh, NC 276	ks Road				
	Trustee:					
	John F. Logan P. O. Box 61039 Raleigh, NC 276	661-1039				
This the	day of	f <u>Feb</u>	ruary	, 2010.		
			TED STA	HOLDING TES ATTORNEY THE GUE Katherine Bu	retti	

S. KATHERINE BURNETTE Assistant United States Attorney Eastern District of North Carolina 800 Federal Building 310 New Bern Avenue Raleigh, North Carolina 27601-1461 Telephone: (919) 856-4053 FAX: (919) 856-4821